

Other New York Insurances			
	Mandatory Enrollment	Exemptions	Coverage
Business Interruption Insurance	Voluntary	None	Coverage can include losses caused by: <ol style="list-style-type: none"> 1. The business not operating for a period of time due to a peril (e.g. fire); 2. The business's key supplier shutting down; 3. Utility failures; and 4. Perils which disrupt a business, but do not shut the business down.
Business Life Insurance	Voluntary	None	Coverage for the problems which may arise when business owners or partners die, can include: <ol style="list-style-type: none"> 1. Sole proprietorship insurance - provides for business maintenance after the death of a sole proprietor; or 2. Partnership or corporation insurance - retires a partner or shareholder's interest in the company at death.
Crime Insurance	Voluntary	None	Provides business protection from different types of crime such as burglaries, robberies, and employee theft.
Director & Officer Liability Insurance	Voluntary	None	Covers directors and officers for claims made against them while serving on a board or as an officer of a business. Coverage can include: <ol style="list-style-type: none"> 1. Protecting the individual from personal losses in relation to the claim; 2. Legal fees and other costs associated with the suit; and 3. Protection for the business as a whole, if named in the suit.
General Liability Insurance	Voluntary	None	Coverage can include: <ol style="list-style-type: none"> 1. Business's legal liabilities relating to accidents, personal injuries, or other injuries; and 2. Personal assets of a business owner in cases of liability.

<p>Property Insurance</p>	<p>Voluntary</p>	<p>May be required – may be required by the landlord if the business is renting or leasing property.</p>	<p>Coverage can protect the:</p> <ol style="list-style-type: none"> 1. Property from loss caused by sources like fire, smoke, vandalism, etc.; 2. Physical property of the business; 3. Business interior and any equipment; 4. Property not owned by the business (e.g. customer's property); 5. Goods lost in transport; and 6. In some cases, accounts, bills, currency, and deeds, etc.
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